

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Emma Shaw-Camara  
 Debtor

Case No. 19-12076-mdc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db +Emma Shaw-Camara, 6025 Walton Avenue, Philadelphia, PA 19143-2307  
 14315523 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14299723 Freedom Credit Union, POB 30177, Tampa, FL 33630-3177  
 14317366 +Philadelphia Gas Works, 800 W Montgomery Ave, Philadelphia Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 14299727 +TD Bank, c/o Weistein & Riley, PS, 2001 Western Ave., Seattle, WA 98121-2163

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Perlick@verizon.net May 04 2019 02:46:55 ZACHARY PERLICK, 1420 Walnut Street, Suite 718, Philadelphia, PA 19102

tr +E-mail/Text: bncnotice@phl3trustee.com May 04 2019 02:48:37 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

smg E-mail/Text: megan.harper@phila.gov May 04 2019 02:48:21 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2019 02:47:43 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 04 2019 02:48:02 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov May 04 2019 02:47:48 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14299718 EDI: BANKAMER.COM May 04 2019 06:43:00 Bank of America, PO Box 982235, El Paso, TX 79998

14299719 +EDI: PRA.COM May 04 2019 06:43:00 Bureaus Investment Group Portfolio No 15, c/o PRA Receivables Management, LLC, POB 41021, Norfolk, VA 23541-1021

14299721 E-mail/Text: megan.harper@phila.gov May 04 2019 02:48:21 City of Philadelphia, Law Department, Enforcement Div., 1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508

14299720 EDI: BL-BECKET.COM May 04 2019 06:43:00 Capital One, N.A, c/o Becket & Lee, LLP, POB 3001, Malvern, PA 19355-0701

14299722 +EDI: ECMC.COM May 04 2019 06:38:00 ECMC, PO Box 16408, Saint Paul, MN 55116-0408

14314670 +EDI: RESURGENT.COM May 04 2019 06:43:00 LVNV Funding, LLC, PO Box 10497, Greenville, SC 29603-0497

14299724 +EDI: MID8.COM May 04 2019 06:43:00 Midland Funding, PO Box 939019, San Diego, CA 92193-9019

14299725 E-mail/Text: blegal@phfa.org May 04 2019 02:47:49 PHFA, 211 North Front Street, PO Box 8029, Harrisburg, PA 17105

14299726 EDI: PRA.COM May 04 2019 06:43:00 Portfolio Recovery Assoc., 120 Corporate Blvd., Norfolk, VA 23502

14314674 EDI: Q3G.COM May 04 2019 06:38:00 Quantum3 Group, LLC, PO Box 788, Kirkland, WA 98083-0788

14314675 +EDI: DRIV.COM May 04 2019 06:38:00 Santander Consumer USA, 8585 N. Stemmons Fwy, Suite 1000, Dallas, TX 75247-3800

14299728 EDI: WFFC.COM May 04 2019 06:43:00 Wells Fargo Auto, PO Box 29704, Phoenix, AZ 85038-9704

14299729 EDI: WFFC.COM May 04 2019 06:43:00 Wells Fargo Bank, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14314664\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)

14314665\* +Bureaus Investment Group Portfolio No 15, c/o PRA Receivables Management, LLC, POB 41021, Norfolk, VA 23541-1021

14314667\* ++CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617  
 (address filed with court: City of Philadelphia, Law Department, Enforcement Div., 1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508)

14314666\* Capital One, N.A, c/o Becket & Lee, LLP, POB 3001, Malvern, PA 19355-0701

14314668\* +ECMC, PO Box 16408, Saint Paul, MN 55116-0408

14314669\* Freedom Credit Union, POB 30177, Tampa, FL 33630-3177

14314671\* +Midland Funding, PO Box 939019, San Diego, CA 92193-9019

14314672\* ++PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406  
 (address filed with court: PHFA, 211 North Front Street, PO Box 8029, Harrisburg, PA 17105)

14314673\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery Assoc., 120 Corporate Blvd., Norfolk, VA 23502)

14314676\* +TD Bank, c/o Weistein & Riley, PS, 2001 Western Ave., Seattle, WA 98121-2163

14314677\* Wells Fargo Auto, PO Box 29704, Phoenix, AZ 85038-9704

14314678\* Wells Fargo Bank, PO Box 19657, Irvine, CA 92623-9657

TOTALS: 0, \* 12, ## 0

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Page 2 of 2  
Total Noticed: 24

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 05, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2019 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY). bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
ZACHARY PERLICK on behalf of Debtor Emma Shaw-Camara Perlick@verizon.net,  
pireland1@verizon.net

TOTAL: 4

<b>Information to identify the case:</b>			
Debtor 1	<b>Emma Shaw-Camara</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		
Case number:	<b>19-12076-mdc</b>		
	Social Security number or ITIN	<b>xxx-xx-8014</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 4/1/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Emma Shaw-Camara	
<b>2. All other names used in the last 8 years</b>	aka Emma Shaw, aka Emma Camara, aka Emma Stroud	
<b>3. Address</b>	6025 Walton Avenue Philadelphia, PA 19143	
<b>4. Debtor's attorney</b> Name and address	ZACHARY PERLICK 1420 Walnut Street Suite 718 Philadelphia, PA 19102	Contact phone (215) 569-2922 Email: Perlick@verizon.net
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 5/3/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 12, 2019 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Suite 18-341, 1234 Market Street, Philadelphia, PA 19107</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div style="display: flex; justify-content: space-between;"> <div> <b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </div> <div> <b>Filing deadline: 8/11/19</b> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b>   <b>Deadline for governmental units to file a proof of claim:</b> </div> <div> <b>Filing deadline: 6/10/19</b>   <b>Filing deadline: 9/28/19</b> </div> </div> <hr/> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Creditors with a foreign address</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>11. Filing a chapter 13 bankruptcy case</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$250.00 per month for 36 months. The plan is enclosed. The hearing on confirmation will be held on: <b>7/25/19 at 9:30 AM</b> , Location: <b>Courtroom #2, 900 Market Street, Philadelphia, PA 19107</b>	
<b>12. Exempt property</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>13. Discharge of debts</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	